

By: Tristan and Grant

Bank of America



For you as a student, we have just the account for you.

Savings Accounts: For a student, there is basically two saving account options for you.

1.) **Regular Savings Account:** This is right for you if you are just starting out and need a basic savings account.

- **Overview:**

- .01 APY
- Minimum opening balance is \$25

- **Features:**

- There are many features that come with this account.
 - FDIC insured
 - Accessible through mobile/online banking
 - Can be used for overdraft protection
 - Eligible for Keep the Change® enrollment



Continued

- **Maintenance Fees**

- There are many ways to wave off the maintenance fees, but for you as a student:
 - Maintain a \$300 minimum daily balance
 - Make combined monthly automatic transfers of \$25 or more from your checking account to your savings account.
- Otherwise, \$5.00 monthly fee

- **Transaction Limitations**

- 3 withdrawals and transfers



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2.) Rewards Money Market Savings Account: This is right for you if you want to earn higher interest rates compared to a Regular Savings account.

- Overview:
 - .03 APY on all balances
 - Minimum opening balance is \$25
- Features:
 - FDIC insured
 - Accessible through mobile/online banking
 - Eligible for Keep the Change® enrollment
 - Can be used for overdraft protection



Continued

- **Maintenance Fees**

- No monthly fee if you meet one of the following requirements during each statement cycle:
 - Maintain a \$2,500 minimum daily balance
 - \$12.00 monthly fee

- **Transaction Limitations**

- Limits apply



How with these accounts benefit you?

Here are eight good reasons, for a student, on why to open a savings account:

- 1.) **Safety**
- 2.) **Accessibility**
- 3.) **Emergencies**
- 4.) **Big Ticket Item**
- 5.) **Unexpected Expenses**
- 6.) **Encourages Financial Stability**
- 7.) **Discourages Reckless Spending**
- 8.) **Interest**



For you as a student, we have just the account for you.


Checking Accounts: For a student, there is an account made just for you.

Bank of America Core Checking®: This is right for you if you use direct deposit and are looking for a simple, straightforward personal checking solution

- **Overview:**

- .01 APY on all balances
- Minimum opening balance is \$25

- **Features:**

- Eligible for Keep the Change® enrollment
 - Free access to thousands of Bank of America ATMs
 - Customize your checks and debit cards with our MyExpression® designs
 - Get Online Banking and Mobile Banking for secure access to your accounts wherever you are
 - FDIC Insured
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- **Maintenance Fees**

- Students under age 23 are eligible for a waiver of the monthly maintenance fee while enrolled in a high school or in a college, university, or vocational program.
 - Otherwise, \$12.00 monthly fee

- **Overdraft Protection**

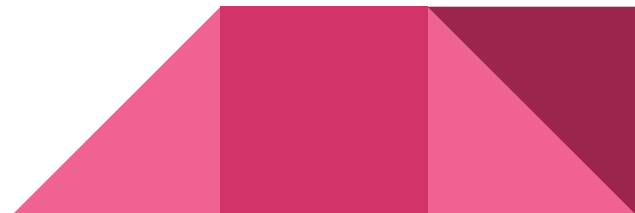
- To help you avoid fees, we won't authorize ATM withdrawals or everyday debit card purchases when you don't have enough money in your account



How will this account benefit you?

Here are some reasons on why a Bank of America checking account could be helpful:


- 1.) **ATMs**
- 2.) **Cashless Banking**
- 3.) **Electronic Funds Transfer (EFT)**
- 4.) **Direct Deposit and Free Accounts**



Loans and Other Credit Services

We offer many types of loans here at Bank of America. One that may be very useful to you could be an auto loan.

Benefits of a getting a Auto Loan through us:

- Competitive rates
 - Access to funds fast
 - 0.15% rate discount
 - Easy-to-use online auto loan calculators and payment tools
 - Multiple purchase types available
 - Our dealer network can help streamline the purchase process and get you in your car faster
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- **How to get a Bank of America Auto Loan:**
There are three easy steps to get your car loan.
 - **Step 1: Apply Online**
 - **Step 2: Get a Decision**
 - **Step 3: We'll Call You**



Why get a car loan?

- For you as a student:
 - money could be very tight
 - don't have the money to buy a car
 - let us help you get your car fast



Other Services

Mobile Banking:

- Description:
 - Bank of America offers an app for your smartphone with many features
- Benefits:
 - Ability to manage your accounts, deposit checks, transfer money, get alerts, bill pay, cash back deals, and to find locations of banks and ATMs.

Online Banking: Rated #1 for over 6 years

Credit Cards:

- We offer many types of credit cards that fit your need, including: cash rewards cards, travel & airline rewards cards, lowest interest rate cards, and more that will help you by giving you easy access to your money.



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Loans:

- We offer many loans, including: home mortgage loans, refinance, home equity, auto loans, and more that can help you through buying something of your dreams.

Investments:

- Merrill Edge investing offers many different plans, such as college saving plans.



Learning:

- We can help you with many things, such as: budgeting & saving, managing credit, home buying, retirement planning, and more.

Safety

Your checking and savings account are insured by the FDIC. If the bank where your account is held closes, don't worry, you are still entitled to the money in the account.



**Federal Deposit
Insurance Corporation**

**Each depositor insured to at least
\$250,000 per insured bank**

Convenience

Locations:

- There are six Des Moines area locations as well as thousands of free-to-use ATMs.


Hours:

- 9 a.m. to 5 p.m. Most ATMs are open 24 hours.

Online Services:

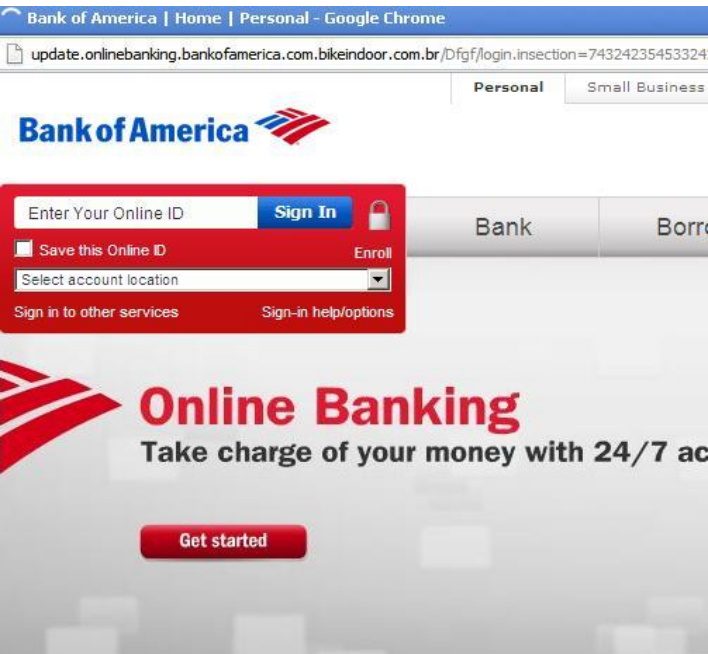
- You are able to quickly access your accounts, easily pay bills & transfer funds, set goals & track spending, and mobile banking from almost anywhere.
 - Mobile Banking: Bank right from your smartphone, anytime!

Apple Pay

- Pay your purchases instantly with your Apple device by using Apple Pay.
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Any Questions?

If you have any more questions, go to www.bankofamerica.com or a Bank of America financial center near you.



Or



Thanks for listening! We hope we do business soon!

Bank of America

